

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF TENNESSEE  
KNOXVILLE DIVISION

In re: WILLIAM JACKSON CRASS, JR.	§	Case No. 14-32211-SHB
PAMELA JANE CRASS	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Gwendolyn M. Kerney, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/11/2014.
- 2) The plan was confirmed on 08/28/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/11/2015, 07/07/2015.
- 5) The case was completed on 07/05/2016.
- 6) Number of months from filing or conversion to last payment: 23.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,016.00.
- 10) Amount of unsecured claims discharged without full payment: \$1,962.50.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 47,847.84	
Less amount refunded to debtor(s)	\$ 870.74	
<b>NET RECEIPTS</b>		<b>\$ 46,977.10</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 310.00	
Trustee Expenses & Compensation	\$ 2,113.96	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,423.96</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
Clark & Washington, P.C.	Lgl	3,000.00	3,000.00	3,000.00	3,000.00	0.00
CLERK OF THE COURT- KNX	Adm	310.00	310.00	310.00	310.00	0.00
American Trust Cash Advance	Sec	1,800.00	1,572.66	1,572.66	1,572.66	130.57
American Trust Cash Advance	Sec	800.00	533.35	533.35	533.35	33.87
American Trust Cash Advance	Uns	300.00	0.00	0.00	0.00	0.00
First Heritage Credit	Uns	2,642.61	1,875.43	1,875.43	1,875.43	0.00
MPT, LLC	Con	55,000.00	64,597.53	64,597.53	16,100.00	0.00
MPT, LLC	Sec	3,220.00	3,220.00	3,220.00	3,220.00	0.00
SECURITY FINANCE DBA SFCT	Uns	1,025.00	1,047.67	1,047.67	1,047.67	0.00
Springleaf Financial Services	Sec	5,460.00	2,000.00	2,000.00	2,000.00	89.47
Springleaf Financial Services	Uns	0.00	2,201.87	2,201.87	2,201.87	0.00
SUN LOAN COMPANY	Uns	1,200.00	712.00	712.00	712.00	0.00
WORLD FINANCE CORP	Uns	1,017.00	935.00	935.00	935.00	0.00
CHIP MILLER, TRUSTEE	Pri	3,177.66	429.00	429.00	347.85	102.15
CASH EXPRESS	Uns	460.00	826.00	826.00	826.00	0.00
CASH EXPRESS	Uns	366.00	NA	NA	0.00	0.00
CASH IN A FLASH	Uns	470.00	NA	NA	0.00	0.00
CHECK ADVANCE OF AMERICA	Uns	500.00	300.00	300.00	300.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHECK IN CASH OUT	Uns	470.58	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	6,733.58	5,346.62	5,346.62	5,346.62	0.00
FIRST AMERICAN CASH ADVANCE	Uns	500.00	NA	NA	0.00	0.00
COVENANT HEALTH CORP. DBA FT.	Uns	99.77	978.34	978.34	978.34	0.00
NEPHROLOGY CONSULTANTS	Uns	155.92	NA	NA	0.00	0.00
Vista Radiology, PC	Uns	61.18	312.62	312.62	312.62	0.00
ATLAS ACQUISTIONS LLC	Uns	0.00	805.18	805.18	805.18	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	719.68	719.68	719.68	0.00
SOUTHEASTERN EMERGENCY	Uns	0.00	758.25	758.25	758.25	0.00
SOUTHEASTERN PHYSICIAN	Uns	0.00	477.66	477.66	477.66	0.00
SOUTHEASTERN EMERGENCY	Uns	0.00	126.90	126.90	126.90	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 64,597.53	\$ 16,100.00	\$ 0.00
Mortgage Arrearage	\$ 3,220.00	\$ 3,220.00	\$ 0.00
Debt Secured by Vehicle	\$ 4,106.01	\$ 4,106.01	\$ 253.91
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 71,923.54</b>	<b>\$ 23,426.01</b>	<b>\$ 253.91</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 429.00	\$ 347.85	\$ 102.15
<b>TOTAL PRIORITY:</b>	<b>\$ 429.00</b>	<b>\$ 347.85</b>	<b>\$ 102.15</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 17,423.22</b>	<b>\$ 17,423.22</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,423.96	
Disbursements to Creditors	\$ 41,553.14	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 46,977.10</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/08/2016

By: /s/ Gwendolyn M. Kerney  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.